

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
BROD, SUSAN A § Case No. 05-50694
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: GINA B. KROL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Susan Brod			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Chase					
Evergreen Condo Association					
National Bank of Commerce					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
CHASE HOME MORTGAGE					
VISTA PROPERTY MANAGEMENT					
TOTAL SECURED CLAIMS		\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GINA B. KROL					
INTERNATIONAL SURETIES LTD.					
INTERNATIONAL SURETIES LTD.					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
Closing Costs					
Repair Allowance					
Real Estate Taxes					
COLDWELL BANKER					

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIORITY UNSECURED CLAIMS		\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Asset Recovery					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Bally Total Fitness					
Citibank					
Excel Cellular					
Excel Home					
Fifth Third Bank					
Kohl's					
NBC					
Sears					
TOTAL GENERAL UNSECURED CLAIMS		\$	\$	\$	\$

FORM 1
Case 05-50694 INDIVIDUAL ESTATE PROPERTY REPORT AND PLAN 12/27/05 15:47:36 Desc Main Document Page 7 of 11

Page: 1

Case No: 05-50694 SQU Judge: JOHN H. SQUIRES
 Case Name: BROD, SUSAN A

Trustee Name: GINA B. KROL
 Date Filed (f) or Converted (c): 10/12/05 (f)
 341(a) Meeting Date: 12/21/05
 Claims Bar Date: 05/12/06

Exhibit 8

For Period Ending: 12/07/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Real estate	90,000.00	37,590.19		98,000.00	FA
2. BANK ACCOUNTS	386.00	0.00	DA	0.00	FA
3. Household Goods	750.00	0.00	DA	0.00	FA
4. Possible cause of action against insider (u) Cause of action appears to have no value	Unknown	Unknown		0.00	Unknown
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		41.82	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$91,136.00	\$37,590.19	\$98,041.82
(\$0.00)			
(Total Dollar Amount in Column 6)			

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee will review claims and prepare final report.

Initial Projected Date of Final Report (TFR): 06/30/06

Current Projected Date of Final Report (TFR): 12/31/10

Case No: 05-50694 -SQU
 Case Name: BROD, SUSAN A

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****4079 Money Market Account (Interest Earn)

Taxpayer ID No: *****0345

For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/30/06	1	1st American Title Insurance Company NEIL PEPICH CHASE HOME MORTGAGE COLDWELL BANKER VISTA PROPERTY MANAGEMENT SUSAN BROD	Proceeds of sale Memo Amount: 98,000.00 Real Estate Sales Proceeds Memo Amount: (80,488.69) 1st Mortgage Payoff Memo Amount: (1,925.56) Real Estate Taxes Memo Amount: (4,175.00) Broker's Commission Memo Amount: (3,000.00) Repair Allowance Memo Amount: (1,310.00) Closing Costs Memo Amount: (2,548.89) Condo Association Fees Memo Amount: (2,125.82) Homestead Exemption	1110-000 4110-000 2820-000 3510-000 2500-000 2500-000 4120-000 8100-002	2,426.04		2,426.04
06/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.92		2,427.96
07/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.06		2,430.02
08/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.06		2,432.08
09/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.99		2,434.07
10/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.07		2,436.14
11/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.00		2,438.14
12/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.07		2,440.21
01/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.08		2,442.29
02/15/07	000301	International Sureties, Ltd. Suite 500 203 Carondelet Street New Orleans, LA 70130	BOND BOND	2300-000		1.88	2,440.41
02/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.87		2,442.28
03/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.07		2,444.35
04/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.02		2,446.37

Page Subtotals

2,448.25

1.88

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-50694 -SQU
 Case Name: BROD, SUSAN A

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****4079 Money Market Account (Interest Earn)

Taxpayer ID No: *****0345

For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.08		2,448.45
06/29/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.01		2,450.46
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.09		2,452.55
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.08		2,454.63
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	1.56		2,456.19
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	1.57		2,457.76
11/30/07	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	1.31		2,459.07
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	1.18		2,460.25
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	0.97		2,461.22
02/11/08	000302	International Sureties, Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139		2300-000		2.31	2,458.91
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	0.58		2,459.49
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.58		2,460.07
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.50		2,460.57
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.31		2,460.88
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.30		2,461.18
07/31/08	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.31		2,461.49
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.31		2,461.80
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.30		2,462.10
10/31/08	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.24		2,462.34
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.20		2,462.54
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.13		2,462.67
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,462.69
02/17/09	000303	International Sureties Ltd. Suite 420 701 Poydras St. New Orleans, LA 70139	BOND BOND	2300-000		1.92	2,460.77
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,460.79
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.02		2,460.81

Page Subtotals

18.67

4.23

Ver: 15.20

Case No: 05-50694 -SQU
 Case Name: BROD, SUSAN A

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****4079 Money Market Account (Interest Earn)

Taxpayer ID No: *****0345

For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,460.86
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,460.92
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,460.98
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.04
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.10
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.16
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.22
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.28
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.34
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,461.40
02/09/10	000304	International Sureties Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND BOND	2300-000		1.83	2,459.57
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,459.63
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,459.70
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,459.76
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,459.82
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.07		2,459.89
07/15/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.03		2,459.92
07/15/10		Transfer to Acct #*****0192	Final Posting Transfer	9999-000			0.00

Memo Allocation Receipts:	98,000.00	COLUMN TOTALS	2,467.86	2,467.86	0.00
Memo Allocation Disbursements:	95,573.96	Less: Bank Transfers/CD's	0.00	2,459.92	
		Subtotal	2,467.86	7.94	
Memo Allocation Net:	2,426.04	Less: Payments to Debtors		0.00	
		Net	2,467.86	7.94	

Case No: 05-50694 -SQU
 Case Name: BROD, SUSAN A

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****0192 BofA - Checking Account

Exhibit 9

Taxpayer ID No: *****0345

For Period Ending: 12/07/10

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/15/10		Transfer from Acct #*****4079	Transfer In From MMA Account	9999-000	2,459.92		2,459.92
07/19/10	003001	GINA B. KROL 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		2,459.92	0.00

Memo Allocation Receipts:	0.00	COLUMN TOTALS	2,459.92	2,459.92	0.00
Memo Allocation Disbursements:	0.00	Less: Bank Transfers/CD's	2,459.92	0.00	
Memo Allocation Net:	0.00	Subtotal	0.00	2,459.92	
		Less: Payments to Debtors	0.00	0.00	
		Net	0.00	2,459.92	
Total Allocation Receipts:	98,000.00	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Total Allocation Disbursements:	95,573.96	Money Market Account (Interest Earn - *****4079	2,467.86	7.94	0.00
Total Memo Allocation Net:	2,426.04	BofA - Checking Account - *****0192	0.00	2,459.92	0.00
			-----	-----	-----
			2,467.86	2,467.86	0.00
			=====	=====	=====
		(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds	On Hand

/s/ GINA B. KROL

Trustee's Signature: _____ Date: 12/07/10
 GINA B. KROL